

Health Coverage Tax Credit

The Health Coverage Tax Credit (HCTC) is a federal program established under the Trade Act of 1974, as amended.

Eligibility

You may be eligible for the Health Coverage Tax Credit if:

1. You are receiving a Trade Readjustment Allowance (TRA), or will receive Trade Adjustment Assistance (TAA) benefits once your unemployment benefits are exhausted, or...
2. You are receiving benefits under the Alternative Trade Adjustment Assistance (ATAA) or Reemployment Trade Adjustment Assistance (RTAA) programs and you are at least 50 years of age, or ...
3. You are receiving benefits from the Pension Benefit Guaranty Corporation (PBGC) and you are at least 55 years old.

State Qualified Health Plans

In addition to the eligibility requirements listed above, you must also have qualified health insurance. Qualified health plans include:

- COBRA continuation coverage, unless the employer or former employer pays at least 50% of the cost of coverage, or...
- Your spouse's coverage provided his or her employer pays less than 50% of the premium on a pre-tax basis, or...
- Individual health coverage that you purchased at least 30 days prior to your last day of work, or...

State Qualified Health Plans –

Anthem Blue Cross Blue Shield of Virginia

Customer Service: 1-800-334-7676

Website: [Anthem](#)

Note: Anthem Blue Cross Blue Shield does not provide coverage in the city of Fairfax, the town of Vienna, and the area east of Route 123.

A Carefirst BlueCross BlueShield

New Customers: 1-410-581-3000

Customer Service: 1-800-321-3497

Website: [Carefirst BlueCross BlueShield](#)

Note: The CareFirst Northern Virginia Service Area includes the cities of Alexandria and Fairfax, the town of Vienna, Arlington county, and the areas of Fairfax and Prince William counties in Virginia lying east of Route 123.

- When making contact mention you're interested in the HCTC eligible plans.
- You can also feel free to contact Anthem or Carefirst representatives in your local area.

Virginia HCTC Gap Filler Grant Program

Virginia currently has temporary assistance programs for individuals who are candidates for the Health Coverage Tax Credit (HCTC). This HCTC temporary assistance program, also called a National Emergency Grant Gap Filler Program. Pays 65% (Rate will increase to 72.5% January 2012) of individuals' monthly healthcare premiums while they are enrolling in the HCTC Program. This temporary assistance ends when individuals' receive their first invoice from the HCTC Program.

How do I apply?

You will need to answer the Candidate Questionnaire to see if you are eligible for the program. If you meet the qualifications, you will be able to printout the application and checklist. Complete the top three sections of the application and submit it along with your proof of insurance by one of three methods:

(1) Fax to (804)225-4388 (2) Email to HCTC@vec.virginia.gov or (3) Mail to Virginia Employment Commission, HCTC Gap Filler Grant Program, Room 210, P. O. Box 1358, Richmond, VA 23218-1358

Failure to submit all appropriate documentation or to complete the application will result in a longer processing time, request for additional information, or a denial of your request for Gap filler

You can [CLICK HERE](#) to print an application or call 866-484-8130 (toll free) for additional information on how to apply

Virginia HCTC Gap Filler Grant Program

Contact the **Virginia Employment Commission**, HCTC Gap Filler Grant program at 1-866-484-8130 (toll-free) or (804) 225-3053 or email HCTC@vec.virginia.gov

Federal HCTC Program

[Federal HCTC Q & A](#)

Information may be obtained by calling the HCTC Customer Contact Center 1-866-628-4282, or visiting the IRS website at www.irs.gov/hctc

Other Information

The U.S. Department of Labor

Employment and Training Administration (DOLETA)

1-877-872-5627 or visiting <http://www.doleta.gov/>

Visit the DOLETA web site to see if your company is Trade Certified and for information on the Trade Act of 2002, Trade Adjustment Assistance (TAA) and Alternative Trade Adjustment Assistance (ATAA).

The Pension Benefit Guaranty Corporation (PBGC)

1-800-400-7242 or visiting <http://www.pbgc.gov/>

